

Information to identify the case:

| | | | |
|---|----------------------------------|--------------------------------|-------------|
| Debtor 1 | Paul E. Prince | Social Security number or ITIN | xxx-xx-5561 |
| | First Name Middle Name Last Name | EIN | ----- |
| Debtor 2 | | Social Security number or ITIN | ---- |
| (Spouse, if filing) | First Name Middle Name Last Name | EIN | ----- |
| United States Bankruptcy Court District of New Jersey | | | |
| Case number: | 16-27621-JNP | | |

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Paul E. Prince

4/14/23

By the court: Jerrold N. Poslusny Jr.
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
 - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
 - ◆ some debts which the debtors did not properly list;
 - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
 - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
 - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
 - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Paul E. Prince
Debtor

Case No. 16-27621-JNP
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin

Page 1 of 4

Date Rcvd: Apr 14, 2023

Form ID: 3180W

Total Noticed: 53

The following symbols are used throughout this certificate:

| Symbol | Definition |
|--------|--|
| + | Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP. |
| ++ | Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4). |
| ^ | Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036. |

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 16, 2023:

| Recip ID | Recipient Name and Address |
|-----------|---|
| db | + Paul E. Prince, 808 Lincoln Rd., Mullica Hill, NJ 08062-4506 |
| cr | + Rushmore Loan Management Services, LLC as servicer, Friedman Vartolo, LLP, 1325 Franklin Ave - Suite 160, Garden City, NY 11530-1631 |
| cr | + Tiki Series IV Trust, Robertson, Anschutz, Schneid, Crane & Pa, 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853 |
| 516391383 | ++ ALANTIC CITY ELECTRIC, BANKRUPTCY DEPARTMENT MAIL STOP 84CP42, 5 COLLINS DRIVE SUITE 2133, CARNEYS POINT NJ 08069-3600 address filed with court., Atlantic City Electric, PO Box 231, Wilmington, DE 19899 |
| 516506768 | + Audra Fischer-Prince, c/o Jeffrey P. Fritz, Esq., Soloff & Zervanos, 457 Haddonfield Rd. - Suite 540, Cherry Hill, NJ 08002-2220 |
| 516391386 | + Carecentrix, Patient Billing, 9119 Corporate Lake Drive, Tampa, FL 33634-2362 |
| 516391384 | Dr. Andrew Black, 303 Main Street, Woodstown, NJ 08098 |
| 516491534 | + Dr. Grace U. Chung, 17 W. Red Bank Ave. - Suite 205, Woodbury, NJ 08096-1630 |
| 516391387 | + Elmer Medical Center, 501 W. Front Street, Elmer, NJ 08318-2101 |
| 516491537 | + Grimley Financial Corp., 30 Washington Ave. - Suite C6, Haddonfield, NJ 08033-3341 |
| 516391389 | + Inspira Health Network, 333 Irving Ave., Bridgeton, NJ 08302-2123 |
| 516391390 | Inspira Medical Center Woodbury, Inc., PO Box 95000-7130, Philadelphia, PA 19195-7130 |
| 516391391 | + Inspira Medical Group, 1120 Delsea Drive, Glassboro, NJ 08028-1444 |
| 516391393 | + Kennedy Health System, PO Box 48023, Newark, NJ 07101-4823 |
| 516821650 | + M&T BANK, Fein Such Kahn & Shepard, PC, 7 Century Drive, Suite 201, Parsippany, NJ 07054-4673 |
| 516453480 | M&T BANK, KML Law Group PC, Sentry Office Plaza, 216 Haddon Avenue, Suite 206, Westmont, NJ 08108 |
| 516491535 | + Ms. Audra Fischer-Prince, c/o Jeffrey P. Fritz, Esq., Soloff & Zervanos, 457 Haddonfield Rd. - Suite 540, Cherry Hill, NJ 08002-2220 |
| 516569207 | + Office of the Public Defender, 25 Market Street, Trenton, NJ 08611-2148 |
| 516491536 | + Office of the Public Defender, Lien Section, PO Box 306, Trenton, NJ 08625-0306 |
| 516391397 | + Quality Asset Recovery, 7 Foster Ave. - Suite 101, Gibbsboro, NJ 08026-1191 |
| 516391398 | + RAS Citron Law Offices, 130 Clinton Rd. - Suite 202, Fairfield, NJ 07004-2927 |
| 519294169 | + Tiki Series IV Trust, Rushmore Loan Management Services, P.O. Box 55004, Irvine, CA 92619-5004 |
| 519294170 | + Tiki Series IV Trust, Rushmore Loan Management Services, P.O. Box 55004, Irvine, CA 92619-2708, Tiki Series IV Trust Rushmore Loan Management Services 92619-5004 |
| 516391400 | + Vineland Medical Center, 1505 Sherman Ave., Vineland, NJ 08360-7059 |

TOTAL: 24

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

| Recip ID | Notice Type: Email Address | Date/Time | Recipient Name and Address |
|-----------|--|----------------------|--|
| smg | Email/Text: usanj.njbankr@usdoj.gov | Apr 14 2023 20:35:00 | U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534 |
| smg | + Email/Text: ustpreion03.ne.ecf@usdoj.gov | Apr 14 2023 20:35:00 | United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235 |
| cr | + Email/Text: RASEBN@raslg.com | Apr 14 2023 20:34:00 | MTGLQ Investors, LP, Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853 |
| 516391382 | ^ MEBN | Apr 14 2023 20:30:01 | Apex Asset, 2501 Oregon Pike, Lancaster, PA 17601-4890 |
| 516418088 | Email/Text: bankruptcy@pepcoholdings.com | | |

District/off: 0312-1

User: admin

Page 2 of 4

Date Rcvd: Apr 14, 2023

Form ID: 3180W

Total Noticed: 53

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|-----------|---|----------------------|---|
| | | Apr 14 2023 20:34:00 | Atlantic City Electric Company, Pepco Holdings, Inc., Bankruptcy Division, Mail Stop 84CP42, 5 Collins Drive, Suite 2133, Carneys Point, NJ 08069-3600 |
| 516391385 | + Email/Text: amanda@cascollects.com | Apr 14 2023 20:35:00 | Capital Collection Service, PO Box 150, West Berlin, NJ 08091-0150 |
| 516491533 | + EDI: CAPITALONE.COM | Apr 15 2023 00:22:00 | Capital One, PO Box 85619, Richmond, VA 23285-5619 |
| 516570565 | EDI: CAPITALONE.COM | Apr 15 2023 00:22:00 | Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083 |
| 516820102 | Email/Text: ECMCBKNotices@ecmc.org | Apr 14 2023 20:34:00 | Educational Credit Management Corporation, P.O. Box 16408, St. Paul, MN 55116-0408 |
| 516820103 | Email/Text: ECMCBKNotices@ecmc.org | Apr 14 2023 20:34:00 | Educational Credit Management Corporation, P.O. Box 16408, St. Paul, MN 55116-0408, Educational Credit Management Corporatio, P.O. Box 16408, St. Paul, MN 55116-0408 |
| 516391388 | ^ MEBN | Apr 14 2023 20:30:49 | Financial Recoveries, PO Box 1388, Mount Laurel, NJ 08054-7388 |
| 516560383 | EDI: JEFFERSONCAP.COM | Apr 15 2023 00:22:00 | Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-9617 |
| 516391392 | EDI: JEFFERSONCAP.COM | Apr 15 2023 00:22:00 | Jefferson Capital Systems, LLC, 16 Mcleland Rd, Saint Cloud, MN 56303 |
| 516391394 | Email/Text: camanagement@mtb.com | Apr 14 2023 20:34:00 | M & T Bank, PO Box 1288, Buffalo, NY 14240 |
| 516538742 | Email/Text: camanagement@mtb.com | Apr 14 2023 20:34:00 | M&T Bank, PO Box 840, Buffalo, NY 14240-0840 |
| 516424252 | Email/Text: BankruptcyECFMail@mccalla.com | Apr 14 2023 20:34:00 | Bayview Loan Servicing, LLC, c/o McCALLA RAYMER PIERCE, LLC, Bankruptcy Department, 1544 Old Alabama Road, Roswell, GA 30076 |
| 516705319 | + Email/Text: bkteam@selenefinance.com | Apr 14 2023 20:34:00 | MTGLQ Investors, L.P., c/o Selene Finance LP, 9990 Richmond Avenue, Suite 400 South, Houston, TX 77042, MTGLQ Investors, L.P. 77042-4546 |
| 517033058 | + Email/Text: RASEBN@raslg.com | Apr 14 2023 20:34:00 | MTGLQ Investors, L.P., c/o Robertson, Anschutz & Schneid, P.L., Bankruptcy Department, 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853 |
| 516705318 | + Email/Text: bkteam@selenefinance.com | Apr 14 2023 20:34:00 | MTGLQ Investors, L.P., c/o Selene Finance LP, 9990 Richmond Avenue, Suite 400 South, Houston, TX 77042-4546 |
| 518237679 | + Email/Text: flyersprod.inbound@axisai.com | Apr 14 2023 20:34:00 | MTGLQ Investors, LP, c/o Rushmore Loan Management Services, P.O. Box 55004, Irvine, CA 92619, MTGLQ Investors, LP, c/o Rushmore Loan Management Services 92619-5004 |
| 518237678 | + Email/Text: flyersprod.inbound@axisai.com | Apr 14 2023 20:34:00 | MTGLQ Investors, LP, c/o Rushmore Loan Management Services, P.O. Box 55004, Irvine, CA 92619-5004 |
| 516407519 | + Email/Text: RASEBN@raslg.com | Apr 14 2023 20:34:00 | NATIONSTAR MORTGAGE LLC, Robertson, Anschutz & Schneid, P.L., 6409 Congress Ave., Suite 100, Boca Raton, FL 33487-2853 |
| 516519434 | Email/Text: nsm_bk_notices@mrcooper.com | Apr 14 2023 20:34:00 | Nationstar Mortgage LLC, PO Box 619096, Dallas, TX 75261-9741 |
| 516515359 | + Email/Text: nsm_bk_notices@mrcooper.com | Apr 14 2023 20:34:00 | Nationstar Mortgage LLC, PO BOX 619094, Dallas, TX 75261-9094 |
| 516391395 | + Email/Text: nsm_bk_notices@mrcooper.com | Apr 14 2023 20:34:00 | Nationstar Mortgage LLC, 8950 Cypress Waters Blvd, Coppell, TX 75019-4620 |

District/off: 0312-1

User: admin

Page 3 of 4

Date Rcvd: Apr 14, 2023

Form ID: 3180W

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| | | | |
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| 516436150 | + Email/Text: bncnotifications@pheaa.org | Apr 14 2023 20:34:00 | PHEAA, PO BOX 8147, HARRISBURG PA 17105-8147 |
| 516391396 | Email/Text: bncnotifications@pheaa.org | Apr 14 2023 20:34:00 | PHEAA, 1200 North Seventh Street, Harrisburg, PA 17102-1444 |
| 516391399 | + Email/Text: info@bolderhealthcare.com | Apr 14 2023 20:34:00 | Roi, Po Box 549, Timonium, MD 21094-0549 |
| 516397802 | EDI: RMSC.COM | Apr 15 2023 00:22:00 | Synchrony Bank, c/o of Recovery Management Systems Corp, 25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605 |

TOTAL: 29

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

| Recip ID | Bypass Reason | Name and Address |
|----------|---------------|--|
| cr | *+ | NATIONSTAR MORTGAGE LLC, Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853 |

TOTAL: 0 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, **Gustava Winters**, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 16, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 14, 2023 at the address(es) listed below:

| Name | Email Address |
|----------------------|--|
| Denise E. Carlon | on behalf of Creditor M&T BANK dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com |
| Harold N. Kaplan | on behalf of Creditor Tiki Series IV Trust hkaplan@rasnj.com kimwilson@raslg.com |
| Harold N. Kaplan | on behalf of Creditor MTGLQ Investors LP hkaplan@rasnj.com, kimwilson@raslg.com |
| Isabel C. Balboa | ecfmail@standingtrustee.com summarymail@standingtrustee.com |
| Isabel C. Balboa | on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com summarymail@standingtrustee.com |
| Jason Brett Schwartz | on behalf of Creditor Rushmore Loan Management Services LLC as servicer for U.S Bank Trust National Association as Trustee of Tiki Series IV Trust jschwartz@friedmanvartolo.com, bankruptcy@friedmanvartolo.com |
| Laura M. Egerman | on behalf of Creditor NATIONSTAR MORTGAGE LLC bkyecf@rasflaw.com bkyecf@rasflaw.com;legerman@raslg.com |
| Laura M. Egerman | on behalf of Creditor MTGLQ Investors LP bkyecf@rasflaw.com, bkyecf@rasflaw.com;legerman@raslg.com |
| Matthew Siti | |

District/off: 0312-1

User: admin

Page 4 of 4

Date Rcvd: Apr 14, 2023

Form ID: 3180W

Total Noticed: 53

on behalf of Creditor MTGLQ Investors LP msiti@leopoldassociates.com,
LeopoldAssociatesNJX6426@projects.filevine.com;jmilanese@leopoldassociates.com;sleopold@leopoldassociates.com

R. A. Lebron

on behalf of Creditor BAYVIEW LOAN SERVICING LLC AS ATTORNEY IN FACT FOR M&T BANK
bankruptcy@fskslaw.com

R. A. Lebron

on behalf of Creditor M&T BANK bankruptcy@fskslaw.com

Shauna M Deluca

on behalf of Creditor Tiki Series IV Trust sdeluca@hasbanilight.com hllawpc@gmail.com

Steven J. Richardson

on behalf of Debtor Paul E. Prince ecf@richardsonlawoffices.com 8505@notices.nextchapterbk.com

TOTAL: 13